

NASFAA “Off The Cuff” – Episode 131 Transcript

Justin Draeger: Hey everyone, welcome to another edition of “Off The Cuff.” I'm Justin Draeger.

Allie Arcese: I'm Allie Arcese, on our communications team.

Megan Coval: I'm Megan Coval with our policy team.

Rachel Gentry: And I'm Rachel Gentry with our policy team.

Justin Draeger: Welcome everybody back from break. How were the holidays?

Allie Arcese: Awesome.

Justin Draeger: Allie, you changed your hair?

Allie Arcese: I did. I chopped it up.

Justin Draeger: Did you notice that yesterday?

Megan Coval: Oh yeah. I love it. I love it.

Justin Draeger: You guys both noticed that.

Allie Arcese: You didn't notice.

Justin Draeger: I heard somebody in the hallway yesterday say something about your hair.

Allie Arcese: Yeah, but you only see amorphous blobs.

Megan Coval: Right.

Justin Draeger: I feel like in this day and age, I am an enlightened individual.

Allie Arcese: Woke, one might say.

Justin Draeger: And I notice you are a Sapiens and beyond that... But I do feel, the thing I usually say to people who change their look is-

Allie Arcese: You cut your hair.

Justin Draeger: Hey, you cut your hair. That's fact. And that's true. And then I say, there you go. So there you go. Nice work. Did you guys do anything different over the... You're wearing glasses, but you wear glasses a lot anyway, right? Now I feel I'm going down a road of how everyone looks.

Megan Coval: I am wearing glasses. I got scolded at the eye doctor for wearing my contacts too much, so I'm trying to make a concerted effort to wear my glasses.

Justin Draeger: I had LASIK 10 years ago, and I just was given glasses again.

Rachel Gentry: That's why I haven't gotten it yet because I'm afraid that's going to happen.

Justin Draeger: I'm still 20/20 but night driving is a problem. Speaking of which, since break, I came back and my microphone is all wiggly and I'm looking at Joelle, who's our producer this week. This is bothering me to no end.

Allie Arcese: Joelle's our producer forever now.

Justin Draeger: Oh, Joelle, you're our permanent producer. Congratulations. Look at this microphone. It's jiggling around, and Rachel's, yours is screwy too.

Rachel Gentry: Yeah, but I'm not touching it, because Joelle told me not to.

Allie Arcese: That's my fault, because I'm the type of person who if it's not 100% falling apart, totally unusable, I won't replace it. It's been broken for a long time, and I just never replaced it.

Justin Draeger: Here's my question about that. When you drive your car around, okay... What do you drive?

Allie Arcese: I don't.

Justin Draeger: When you drive-

Allie Arcese: I drive Pascal's car.

Justin Draeger: You guys share a car, what is it?

Allie Arcese: It's a BMW.

Justin Draeger: Oh. Excuse me.

Allie Arcese: It's a, I don't know, 2011 BMW. He bought this before we knew each other.

Justin Draeger: So you're driving around, and something's rattling around in the car. It might be something under the dash, or there's garbage flying around in the back. This doesn't bother you, I take it?

Allie Arcese: I just tell him to fix it.

Justin Draeger: So this microphone is all shaky, I have... You know... Do you guys-

Allie Arcese: Driving your car and using a rattily microphone are very different.

Justin Draeger: My point is...

Megan Coval: I see where you're going with this.

Justin Draeger: There's a rattle in the plastic dashboard, right? So I will take matchbooks or wedges and cram them in until the rattling stops. There's nothing mechanically wrong with the car, but I just don't like... Yesterday, did you guys notice what the HVAC yesterday, there was something rattling around in the HVAC? I did. I noticed all day long. And that's what this microphone is like to me right now.

Megan Coval: You can't focus until it's-

Justin Draeger: I can't focus on anything but this microphone.

Megan Coval: Yeah, yeah.

Allie Arcese: Do you want to switch?

Justin Draeger: No, it's fine. We'll power through.

Allie Arcese: We will order some new ones.

Justin Draeger: All right, real quick. Barry Simmons, former national chair. Do you guys know Barry? He retired from Virginia Tech. He brought by some nostalgia. Now just to show you how things have aged, he brought by some t-shirts. I want to show you one t-shirt. You see this t-shirt? Now tell me if you think this tee shirt would fly in 2020? So the front of it says, can you read it because I'm holding it up to me?

Allie Arcese: You hugged your financial aid officer today?

Justin Draeger: Now look at the back.

Allie Arcese: It has little hands for where to put your hands.

Justin Draeger: This is not a t-shirt that you could distribute today, right?

Allie Arcese: Yeah, no hugging. We've talked about that at length.

Justin Draeger: I don't want to name the company that issued this tee shirt, but if you work today for the company... This was probably maybe 15 years ago, but I love that t-shirt, and I'm not going to wear it to any conferences.

Megan Coval: I feel like Stephen would say those were simpler times. Less woke times.

Justin Draeger: I mean this was definitely... Not only is... I love the handprints on the back.

Megan Coval: I do too.

Allie Arcese: That's funny. I would wear that as a joke though.

Justin Draeger: You said Rachel, you went and visited family and then went off on an exotic vacation.

Rachel Gentry: Exotic isn't the word that I would use, but that's pretty accurate.

Justin Draeger: You were in Portugal, so you liked Portugal better than visiting your family. Is that true?

Rachel Gentry: I did not say that, I loved both. They were very different experiences. I had a wonderful week in North Carolina.

Justin Draeger: So package deal with DeAnn, My wife, is that we always go back to Ohio and Michigan for the holidays. I love my family and her family, I really do, sincerely. But it's winter and it's cold in Michigan, and so we lock ourselves into a house with 30 people, 20% of which are sick. Not the same 20% every time... It is my worst nightmare.

It is terrible. I feel like just crawling out of my skin by the end of that, but it's fantastic to visit people. Allie, you were in San Diego, so I don't have any sympathy for whatever was going on down there.

Allie Arcese: You shouldn't, it was great.

Justin Draeger: It was beautiful, I'm sure. And Megan, you were in... Did you go back to Pittsburgh?

Megan Coval: Yeah. We were part-time in Western Pennsylvania, and then we came back by the rest of it.

Justin Draeger: I've got two things about Megan. One is on your social media account-

Megan Coval: On Instagram?

Justin Draeger: Well, I didn't want to say, but if you want to say, that's fine.

Megan Coval: Well that's fine.

Justin Draeger: You posted a picture of you, I think at your parents' house, having a meal.

Megan Coval: Oh yeah.

Justin Draeger: Do you know the picture I'm talking about?

Megan Coval: Yes.

Justin Draeger: And the plates you guys were using-

Megan Coval: Oh yeah.

Justin Draeger: They're white plates, and around the plates is green flowering, a floral decoration.

Allie Arcese: Christmas china?

Justin Draeger: It's not china. This is, I'm convinced that from 1975 to 1985 these were the only plates that were in production.

Megan Coval: Yes.

Justin Draeger: Because I have a cup, I have those plates at my parents' house. DeAnn had those plates at her house. And I saw the plates-

Megan Coval: They have a green, it's a green corning. I'm certain it's corning. My parents are definitely the type of people who have, if it ain't broke... I feel confident those plates definitely were around my whole childhood. Probably well before that.

Justin Draeger: Yes. And I think DeAnn and I were even given a set, not new, but here's some old plates, when we got married.

Megan Coval: Yeah, yeah.

Rachel Gentry: Is it this one?

Megan Coval: Do those look familiar to you at all? Those plates? Maybe in California, they didn't sell them. I could see in California that would maybe not fly like it would in Toledo or Pittsburgh.

Allie Arcese: They don't look familiar to me.

Justin Draeger: All right. So I wanted to give a shout out to your parents, because that's 40 years. I can't keep... We go through a set of glasses every year.

Megan Coval: I broke two glasses over the holiday.

Justin Draeger: Every year.

Megan Coval: And then before I went away to grad school, my mom went rifling through... She went to the Salvation Army to help me get my kitchen, and she found me my own set of those. Isn't that amazing?

Justin Draeger: So you guys bought your dining set-

Megan Coval: I don't know what I did with them, I think I got rid of them, but she was... She's a real... I mean, she's like, "look what I found." And I had my own set.

Justin Draeger: Good for you. The other thing I saw over break, which was sent to me by another NASFAA staffer, was the Pittsburgh potty. Do you know what this is? The Pittsburgh potty? Do you know?

Rachel Gentry: I've never heard of that.

Justin Draeger: So the Pittsburgh potty is literally in an unfinished basement, apparently in the Pittsburgh area, there's a toilet.

Megan Coval: Yeah, just the toilet.

Justin Draeger: Not in a room. Not in a finished-

Megan Coval: Not even necessarily a sink to wash-

Rachel Gentry: No door?

Justin Draeger: No sink. No, it's no door. It's an unfinished basement, and there's a toilet in the middle of the room.

Allie Arcese: Yeah. I don't think that's unique to Pittsburgh. I've definitely seen those.

Justin Draeger: You have?

Rachel Gentry: I think that is the weirdest thing I've ever heard in my life.

Megan Coval: But I'm sure they have it in other places.

Justin Draeger: I've never seen this.

Megan Coval: My aunt and uncle have one.

Justin Draeger: I have lived in some bizarre places, I've never seen this. Do you want to explain why?

Megan Coval: They say it goes back to the... Pittsburgh used to be a huge, huge steel town, and still is in some respects, but the idea was that you just come home from working a long day at the steel mill, and you come in the basement and you

didn't want to get all muddy and dirty, or do what you need to do, take your clothes off, go to the potty before you come up into the rest of the-

Allie Arcese: But then then do you go up into the house naked then?

Justin Draeger: I think you could pull your pants back up.

Allie Arcese: No, but she said... You said change your clothes. Well I guess maybe you could have clothes down there to change into.

Justin Draeger: That's a good point. In the summer when it's really hot, myself and the kids, we all strip as soon as we walk in the house because we're just so hot. Especially after a Metro ride.

Allie Arcese: Not like a workout or anything.

Justin Draeger: Just day-to-day living. It's like a decontamination mud room. The other reason was because in old sewage systems, Pittsburgh is an old city, you would regularly get backups and so you wanted an outlet, an outflow in your basement, because if there was a backup in the citywide sewage system, it would back up into people's house. You wouldn't want that going into your first floor.

Megan Coval: So by having one in the basement, that's where it would back up.

Justin Draeger: Correct. The thing that made me anxious about it is they just have these toilets that are in the middle of the basement. And did you ever go into a restroom and you walk into the bathroom and it's a very nice bathroom, but it's just the toilet and the sink, there's no stall, and you're 10 feet away from the actual door. And then I use the restroom and all I'm thinking about is, I know I locked the door, but did I lock the door?

Megan Coval: Yeah. I don't like single stall public-

Justin Draeger: That makes me very, that's what that Pittsburgh potty reminded me of. I would feel very anxious.

Megan Coval: Yeah. I think probably it's just your family.

Justin Draeger: So go for it. Just have at it.

Justin Draeger: All right, so let's get into to some things we have to talk about, public policy wise. Welcome everybody back. But right before break, or maybe it was right when we went on break, Congress finally got around to passing a budget. Rachel, you want to catch us up? Anything interesting in there?

Rachel Gentry: Yes, there's lots of interesting things. This comes after, I don't even know how many months, I guess the budget deal was initially passed in August. And so four months later, December 20, the President signed all the appropriations bills into law. So it was a \$1.4 trillion package of bills. It provided a little over \$72 billion in discretionary funding for the Department of Education and included a lot of great increases for our program. So the max Pell award was boosted to \$6,345 although it did rely on a \$500 million session from the Pell reserve fund, which is something that-

Justin Draeger: Not great, but-

Rachel Gentry: Not great, but we're still happy to see an increase to the award. There are also a couple of other provisions in the bill that came as a pleasant surprise to folks in the higher ed community, or were just pleasantly received.

So the 2017 tax overhaul, there was a mistake that basically led a lot of low- and middle-income students who rely on scholarships to have to pay taxes at the same rate as wealthy individuals on the portion of their scholarships that are devoted to non-tuition expenses, so room and board. It was actually the rate used for trust and estate taxes. This budget deal that passed last month creates a fix for this. It will go back to how it was before the tax overhaul in 2017, low- and moderate-income students will now just pay the same rate that their parents.

Justin Draeger: And that'll be retroactive for all of 2019?

Rachel Gentry: Yep, exactly.

Justin Draeger: Great.

Rachel Gentry: The other provision of the bill that's relevant to student aid is that there's a provision that would let families with 529 college savings accounts use up to \$10,000 to repay the education loans. So this has received some mixed reviews in the higher ed community.

Justin Draeger: Was anybody asking for this?

Rachel Gentry: No, not that I'm aware of.

Megan Coval: That's what I think is the most perplexing thing. It's not that tax, higher ed tax issues are our first issue, but I didn't hear anything about this.

Justin Draeger: Here's what's so bizarre about this to me. It's the provision nobody asked for, so let me just get this straight. Let's say I personally have student loan debt. So instead of just paying my student loan debt down, I'm wondering, could I just put money into a 529 plan, get a state tax deduction, and then use those funds to then pay down my debt? It's just a pass through. I guess in Virginia, I'm

thinking of where I live, Virginia, I'm wondering now if there was a state tax deduction for student loan payments? I don't remember when I had student loan debt if there was.

Allie Arcese: There's not.

Justin Draeger: There's not. And so now we could just all shelter our... This just seems like... Who's going to be using this, except for sophisticated families of money?

Rachel Gentry: Right. And I saw some stuff on Twitter that was giving examples of here's how I, as a non-low-income, as an adult with loans managing their payments could use this as a way-

Megan Coval: Anyone can start a 529 plan. Even if you've-

Justin Draeger: Don't have kids or aren't going to college.

Megan Coval: I think that's a little fun fact that, yeah.

Justin Draeger: So I have an attorney friend who actually asked me about this. He said, "hey, I saw the budget deal passed. He brought up the 529... This is an attorney who makes a significant amount of money. And was like, "oh, I still have remaining debt from when I went to law school at Georgetown. I guess I'll just pay that through my 529 plan now." He's like, "thanks." I'm like, "we didn't ask for it, but okay. Good for you."

Megan Coval: But the states are going to catch onto that. It won't be long, I think, before the states react to this, right?

Justin Draeger: I don't know.

Megan Coval: Oh, I think so.

Justin Draeger: All right. Anything else?

Rachel Gentry: Nope. So those are the highlights from the bill. Good increases to student aid, kiddie tax fix, 529 plan. Now that funding levels are set, ED has all the information it needs to create Pell payment and disbursement schedules, so we'll be monitoring that. They have to release the schedules by at least February 1, but it could be sooner. It'd be great if it's sooner. So we'll keep an eye on it and we'll publish in *Today's News* when the schedules are released.

Justin Draeger: Great. Thank you, Rachel. We also had some, quite a hubbub within a 24 to 48-hour period of time about the FAFSA, and Selective Service. Megan, you want to catch us up?

Megan Coval: So it never ceases to amaze me the issues that come up, that you think would have nothing to do with our work or have no relation, that end up touching federal student aid or the things that we do on a day-to-day basis here. And this was definitely one of them. So as you mentioned, at the end of last week, there was a lot over the Twitter-sphere about FAFSA and Selective Service, and this is related to the fact that there is obviously been a lot going on with U.S. foreign policy in the past week, with our heightened tensions with Iran and the assassination of their head military leader and the fact that thousands of troops were deployed last week over to Iran. And so concerns about potential war, and drafts.

And so somebody, probably one person, started a concern on Twitter. Stating that, well if you fill out the FAFSA, you'll be drafted because of the Selective Service question. So that set off a whole firestorm of people just having, I would say, misplaced concern over the issue, and not understanding that it is just a question of, did you register? Which we were required to do already. So long story short, the Selective Service website actually crashed because they received so much attention from people being concerned about this.

Justin Draeger: Did we ever track down the original tweet? It was one person who set off this firestorm, right?

Megan Coval: I think it had to have been. Because this is the kind of thing where-

Justin Draeger: So when you found out the United States had bombed, I can't remember if the bombing happened in Iraq or Iran, but it killed the Iranian general. Your first thought wasn't FAFSA?

Megan Coval: Yeah, no. I think it's confusing for people, I get that.

Justin Draeger: Although you're not... Selective Service requirements and FAFSA obviously, as everybody knows who listens to this podcast, completely separate issues.

Megan Coval: Completely separate issues. We haven't drafted anyone since the early seventies.

Allie Arcese: Something that even remotely makes sense, it's going to take off.

Justin Draeger: Yeah, that's true. Karen was in the press last week trying to set the record, our Karen at NASFAA here, trying to set the record straight. But this did bring up for me, remember, I think it was in the last year, where they were talking about... It seems Selective Service goes in one of two directions, get rid of it entirely, or make everybody do Selective Service, not just males.

Megan Coval: There were some hearings on that last year, I think.

Justin Draeger: That's right. Yeah. So you have to fill out Selective Service to complete your FAFSA, there's a database match there. But the draft is completely separate. So even if you're registered for Selective Service, doesn't mean you're going to be drafted.

Megan Coval: Yeah. Congress has to pass legislation to even enact a draft. And I think it's also a good time to remind folks that we actually have a reauthorization recommendation to get rid of this question too.

Justin Draeger: We'll see what happens.

Megan Coval: Yeah.

Justin Draeger: This last week, Federal Student Aid also released some new data that'll be of interest. Allie catch us up.

Allie Arcese: Sure. So every quarter FSA releases some data on a variety of things like FAFSA submissions, overall student loan debt, public service loan forgiveness applications, borrower defense claims. So the big headline here was that outstanding student loan debt grew by \$30 billion, and has now surpassed \$1.5 trillion. So that happened between the last two quarters of the fiscal year. Overwhelmingly-

Justin Draeger: Did you see a lot of lamentations, or what was it when we passed the threshold?

Allie Arcese: It's just like the same thing whenever you pass any other threshold with student debt. People lamenting, it keeps growing, it keeps growing. Well yeah, there's more people and it's a number of things that contribute to that.

Justin Draeger: But that number by itself doesn't offer a lot of context.

Allie Arcese: Exactly.

Justin Draeger: But people use it contextually.

Allie Arcese: Yeah. So there was also a continued decrease in the number of submitted FAFSA applications, which that's been a trend since 2011, 12.

Justin Draeger: That has more to do with enrollments than percentage of people going-

Allie Arcese: Yeah. Fewer people are, it spiked during the recession, the number of people going to college, and it's been a down since. Another thing was income-driven repayment. Borrowers are continuing to enroll in those types of repayment plans, so now it's up 8% to 7.8 million. The other big thing was PSLF applications as of September 2019, 136,000 were submitted by a 110,000 borrowers, and just 1.2% of those processed were approved.

So that resulted in almost \$72 million in discharges, and most of them were rejected again for the same reasons that we've been seeing, because they didn't meet the PSLF requirements, or they were incomplete. Same was true for Temporary Expanded PSLF, TEPSLF, so that was about 20,000 applications, and about 5% had been approved totaling \$43.7 million in discharges. And a lot of the applications were rejected because they either hadn't been in a repayment plan for 10 years, they didn't meet the repayment requirements, or they didn't have eligible loans. So the same issues, communication. Clearly there's a disconnect here.

Justin Draeger: Right. I've heard people say, I don't think they necessarily mean to, but dismissing the low approval rates on loan forgiveness, because they're saying most people who are rejected just didn't qualify. And that's true. But to me, it's highlights the fact that borrowers do not understand what's happening here. There's so much confusion that they're applying and not even realizing that they don't qualify.

Allie Arcese: Yeah. And even the program that was created to fix that, I imagine that a lot of those people were rejected, and this has been brought up before for TEPSLF, you have to first be rejected from PSLF to be able to apply for that. So yeah, I would imagine a lot of confusion on something like that.

Justin Draeger: It's an arduous process.

Allie Arcese: Yeah. And then finally, borrower defense. So FSA reported that the total number of applications for borrower defense has reached 288,000, 15,000 of those came in the quarter that this data covers, of those applications, 48,000 have been approved. So that's \$535 million in debt relief, and the same thing again, that number has been unchanged due to ongoing litigation, according to the department. But it has made some progress in closing applications where it was an automatic closed school discharge.

Justin Draeger: And we've talked a lot about bar defense in the last couple of months. There was a hearing on this just, I think last month, December, somewhere around December 12.

Allie Arcese: 12, yeah because that's the day that secretary DeVos could go.

Justin Draeger: That's right. Because there was negotiating back and forth, and then we had a special podcast episode right before break with Ben Miller from Center for American Progress talking about borrower defense and partial relief. Out of that hearing, Allie, now that you bring that up, there was an assertion made during that hearing. And I think we touched on it, but I was happy to see... *PolitiFact* often does, is that actually true? It's the Pinocchio's thing that *Washington Post* does. But the assertion was made by representative Wilson, out of Florida. And I didn't realize, or I'd forgotten at the time, that representative Wilson is a former school board member and a former school principal, and she's on the education

committee. And she made the assertion during the hearing when she was talking to secretary DeVos, she said, "you are the most unpopular person in our government."

And then she went on to say, "Millions will register to vote in 2020, many will vote to remove you more than to remove the president." And this was one of the times in the hearing where, then ranking member Foxx-

Allie Arcese: Stepped in, and was like, "that's too far."

Justin Draeger: Yeah, that's out of bounds. And at the time when I heard it, that was actually a really contentious point in the hearing. But I was wondering about that. Is she the most unpopular person in our government? And so let me, *PolitiFact* kind of dug into this, and they went into some polling data. And they first pointed out, there's no polling data about Secretary DeVos' popularity in 2019, so it's all a little bit dated. But they put out there a theory that I think holds some water. So let me do a little quiz here. We're going to run through the President's cabinet, all right? Secretary of Defense. Do you guys know who the Secretary of Defense is?

Allie Arcese: Pompeo.

Justin Draeger: No, that's State.

Rachel Gentry: You're going to make us look really bad, Justin.

Justin Draeger: I don't know that I would have known.

Megan Coval: I could have done this for Obama, but they change so much.

Justin Draeger: That's true.

Rachel Gentry: Throw out some names, but they're-

Justin Draeger: You'll remember as soon as I say it, because he's been all over the press lately with the Iran thing, but Mark Esper. Attorney General?

Rachel Gentry: William Barr.

Justin Draeger: That's right. Secretary of the Interior?

Megan Coval: I feel like I'm going to know this person. I like the national parks.

Justin Draeger: Bernhardt. Right. Don't know. Although he is fifth in line for the succession of the presidency after we get through the congressional folks. Agriculture? Sonny-

Allie Arcese: and Cher?

Justin Draeger: Purdue. HUD? You guys all know HUD.

Allie Arcese: Carson.

Justin Draeger: Ben Carson. He's been there for a while.

Rachel Gentry: He's been around.

Megan Coval: It's him and DeVos are the only ones that are the same.

Justin Draeger: And transportation, Elaine Chao. So those three are-

Megan Coval: I did know her.

Justin Draeger: And then Homeland Security is Wolf, and Veterans Affairs is Wilkie. But listen, I don't blame... I don't know how many of these I would have named off the top of my head. But my point is that *PolitiFact*, I think, does do a good job of contextualizing this. If we remember Secretary DeVos was confirmed on a complete, it was split in the Senate, and the vice president had to do the tie breaker.

Allie Arcese: Wasn't that the first time ever that the vice president has had to-

Justin Draeger: Show up in the Senate to vote for a cabinet? Yeah. And there was just so much press around this that part of the negative reaction, according to *PolitiFact*, is... name other cabinet secretaries. People just don't know the other cabinet secretaries. Secretary DeVos has been around almost the longest, if not the longest.

And hers had the most press. So the only other government official that might have more press than this than Secretary DeVos, besides the President of course, would be Kavanaugh for the Supreme Court, in the last year or two. So anyway, they're saying, "yeah, it might be the most negative, but that might just be because it's the most known." And the other thing is when they look at the polls, her negativity rating was still below 50%. All that is to say, that I always find these assertions, I don't know if they're really that important, except that I'm like, is she?

Allie Arcese: What was their conclusion, though?

Justin Draeger: Mostly true, that was the exact language. Mostly true, only because of the polling data they had, hers came to the top, which I think was around 38 or 40% negative. Partisan. But also, because how many people have a negative feeling about Sonny Purdue? I guess unless you're in farm or agriculture, not as many. And of course, certainly Mike Pompeo and those guys, and Barr, those folks are well known. But outside of that-

Megan Coval: That's a good point. I feel like I've had conversations with people who are not at all in the education space, and I don't want to say they don't care about it, but she's come up and it's just been-

Justin Draeger: Visceral. It's visceral.

Megan Coval: Yeah, but that's a really good point. Would you even be following this, if it hadn't received such attention in the beginning?

Justin Draeger: Well, I think a good question for those people, which we should try this as a thought experiment, is you're right. And now, I might have a selection bias cause being from Ohio and especially Michigan, DeVos is well known in Michigan. But if people have this visceral reaction, but then I might be like, "well who is the secretary of education before Secretary DeVos?" And personal relationships notwithstanding, we know John King.

Allie Arcese: John B. King Jr.

Justin Draeger: Thank you.

Allie Arcese: Is his preferred-

Justin Draeger: Okay.

Rachel Gentry: Random folks probably don't know.

Justin Draeger: And people might, and I'm going to put a big might on Arnie Duncan.

Allie Arcese: I think a lot of people would know Arnie Duncan because he was one of the longer serving secretaries.

Justin Draeger: He stayed for seven years, right?

Allie Arcese: Yeah, six, seven years.

Justin Draeger: Who was the one before Arnie Dunkin?

Allie Arcese: Martha Cantor? No, she was an undersecretary.

Justin Draeger: Was it Margaret Spellings?

Rachel Gentry: She was Bush, I don't know when-

Megan Coval: She closed out Bush.

Justin Draeger: Before Margaret Spellings? And we live in education. So I don't know that the secretary of education is usually this well known.

New Year's resolution time. It's that time of year. Megan, do you have one?

Megan Coval: Uh, I have goal-

Justin Draeger: That's a no.

Megan Coval: I have goals. I stopped calling them resolutions because I feel that sets you up for failure. So I have two things. One is that, I was telling Allie about this yesterday. I read this book called "Breaking Up With Sugar." And I'm really trying to cut out sugar and I've been doing it for a week.

Justin Draeger: Good for you.

Allie Arcese: Artificial sugar.

Megan Coval: Yes.

Justin Draeger: Like Splenda?

Megan Coval: No, added-

Allie Arcese: Natural sugar, fruits you would still eat.

Justin Draeger: Refined sugars added to-

Megan Coval: Yes. And so the book, what I love about it, is it doesn't say, first of all it's realistic. Whatever, have birthday cake if it's someone's birthday. But it says if the sugar is in the first five ingredients,

Justin Draeger: Don't do it.

Megan Coval: Nada. Nope. So I've basically been doing that for a week, with a little bit of yesterday I cheated at lunch and stuff, and it's pretty cool.

Justin Draeger: You had a Potbelly cookie yesterday.

Megan Coval: I didn't have a cookie, but the bread, technically, would not be bread that you should have. But it's like in all this stuff that I didn't realize.

Justin Draeger: What's the second one?

Megan Coval: That I'm trying to, I'm an early riser, and I'm trying to... Before I usually do a little bit of work in the morning, before that I'm trying to take 15 minutes to read something that's not work related. A book or a little devotional or something, just like in the quiet.

Justin Draeger: Nice. And that's going well?

Megan Coval: It is.

Justin Draeger: So one of those.... One's about mental health, one's about centering yourself, and the other one is about physical health. Okay, Rachel?

Rachel Gentry: I don't know if this is a resolution, but I'm trying to be more of an early riser because I'm not really naturally, but whenever I get up earlier, my day just goes better. It's going great the last two days because I'm still used to the time in Portugal, which is five hours ahead, so I've just naturally been waking up early.

Justin Draeger: What is an early hour for you though?

Rachel Gentry: Probably something in the 6:00, 6:30 range. I don't get up early.

Justin Draeger: Do you want me to ring you at 5:45 or 6:00?

Rachel Gentry: I don't.

Justin Draeger: But I can help you stay on track.

Rachel Gentry: I'll let you know. Let's see how this week goes.

Allie Arcese: That was mine last year, was getting up, because we talked about this on our first podcast back last year, and mine was getting up earlier, and I think I did better, but I have the opposite problem right now because I'm adjusting back from West coast time, and so my alarm goes off at like 5:45 and I was like "nope, six."

Rachel Gentry: I don't need to be up super early. I don't take very long to get ready. So I can get up, I've a 30 minute commute. I can get up an hour and a half before and be totally fine to be here by 9:00. But I'm trying to just do an extra 30 minutes or so. And I have, I don't know, it's nice-

Justin Draeger: I don't know, I'm torn on that. It is nice because you feel like you're getting time, but by Thursday or Friday, if I force myself to get up earlier than I would, I feel-

Allie Arcese: But you also have to go to bed earlier, is the thing.

Justin Draeger: I want to kill people.

Rachel Gentry: Aren't you an early riser naturally?

Justin Draeger: I'm up at 5:45 on the weekends. I just can't-

Rachel Gentry: See, I'm going from like waking up at 7:00 or 7:30 to 6:30 or 7:00-

Justin Draeger: I'm just making an argument of, maybe just go with what feels good. Because you probably then are a late, a night owl, you like to stay up late.

Rachel Gentry: Yeah, I am.

Justin Draeger: Yeah, go for it.

Rachel Gentry: But I want to be a morning person, I'm just not.

Allie Arcese: I don't know, on our first day back from California, I slept until noon.

Megan Coval: Good for you.

Allie Arcese: I haven't done that since college.

Justin Draeger: I admire that.

Rachel Gentry: I could still do that.

Allie Arcese: I have not done that in years.

Justin Draeger: Sometimes DeAnn will sleep in for hours and hours. We have kids that are old enough to take care of themselves in the morning, which is milestone. It's earth shattering when that happened. But yeah, I'll have walked the dog, written-

Allie Arcese: Lived a whole day.

Justin Draeger: Yeah, a whole day. I'm ready for a nap, and I come into the room and DeAnn's just like, "ah, what a great night."

Megan Coval: Good for her, that sounds amazing.

Justin Draeger: Allie, we're going to do a collective podcast listener challenge with prizes.

Allie Arcese: Oh yeah.

Justin Draeger: And so I think we're going to... Allie is, if people don't know, you lead a lot of fitness things, you're tuned into this.

Allie Arcese: I do a nutrition and fitness program coaching.

Justin Draeger: Yeah. And so you're not going to do all of that with us, but you're going to give us a light version, and people will be able to adapt it to whatever.

Allie Arcese: Yeah. So I wrote three weeks of workouts for us to do. I tried to have different versions. So if you're a beginner, if you're more advanced, if you want

something that's low impact, it's all in there. Or if you have your own thing that you're already doing, just do that.

Justin Draeger: Or if you're injured and you can only do something a little bit, whatever you can do.

Allie Arcese: If you want to... So I have goals in here to strive for, but it's just do what you can. If you can't, do 20 pushups, do 10. Or just do something. So we want you guys to send us a feedback form that's on the podcast page, and let us know if you're in so we can have your name, and then at the end of each week, show us in some way that you were working towards this goal all week. So you could send us an email to the news inbox news@nasfaa.org. You can post it on social media and tag us.

Justin Draeger: Oh, that's real public. Real public accountability if you post it on social media.

Allie Arcese: And you know what? One of the reasons people most often don't meet their goals is because they don't have accountability built in, they don't have an accountability partner. And when you have an accountability support system, you're way more likely to reach your goals.

Justin Draeger: So your feeling is, that if other people are supporting you, you're more likely to meet your goal?

Allie Arcese: And this is not about shaming, it's about cheering each other on.

Justin Draeger: So you don't think that people sometimes take gratification when somebody fails on their goal.

Allie Arcese: I think there are certainly those people-

Justin Draeger: Those people are terrible.

Allie Arcese: But they aren't our members.

Justin Draeger: No, they're not financial aid people. So every week if they complete the challenges, they turn it in and then we're going to pick-

Allie Arcese: We're going to randomly pick someone for some swag.

Justin Draeger: They're going to get good swag. Do we know what that is?

Allie Arcese: TBD.

Justin Draeger: All right, so this is our New Year's challenge. We're going to do it.

Allie Arcese: Yeah. There's some instructions in there. There's suggestions for getting creative. Most of these, you could do the workouts without any equipment. You could do them with light dumbbells, you could go to your gym. There's a lot of options.

Justin Draeger: I love it. Do it. Do it with the "Off The Cuff" ... what are we calling ourselves? The "Off The Cuff" gang. And you're going to do this, Allie. And Megan? I mean you're just finding out about it right now, but will you commit to start doing.

Megan Coval: Sorry, how long are they usually?

Justin Draeger: Two hours.

Allie Arcese: Probably 30 minutes.

Justin Draeger: Oh, 30 minutes? That's a lot easier than I thought.

Megan Coval: I need to get back on that train, I'll try.

Rachel Gentry: I'll do it.

Allie Arcese: They're 30 minutes, but it's going to be an intense 30 minutes. Bang for your buck.

Justin Draeger: So eat a big meal beforehand.

Allie Arcese: Maybe not immediately beforehand.

Justin Draeger: I have to relearn everything I know about working out. All right, Rachel, are you going to do it?

Rachel Gentry: Yeah, I'll do it.

Justin Draeger: All right. And I'll do it too.

Rachel Gentry: This is an accountability group right here.

Justin Draeger: Yeah, and we'll shame, we'll do negative reinforcement if somebody fails. Do I have this wrong? Am I misunderstanding?

Megan Coval: Did you work out, are you eating a hamburger? What's happening?

Rachel Gentry: What time did you get up this morning?

Allie Arcese: Doing something is better than doing nothing, so anything is good, and we're going to support you.

Justin Draeger: Go 2020.

Rachel Gentry: New decade, new us.

Allie Arcese: We'll put this document with the workouts in the show notes, and I have a note in there, if you guys have questions you can always email me. So next steps, send us a feedback form letting us know you're in, show us that you're moving five days of the week.

Justin Draeger: We don't need video.

Allie Arcese: Just take a picture of your Apple watch or something, and then we will randomly pick someone at the end of each of the three weeks and you will get some special swag.

Justin Draeger: Yay. Also want to plug in the 2020 new year, we have our awards coming up, our award nomination deadline. I know some people are very uncomfortable receiving awards, and I get that. People are in financial aid not for the awards and the accolades, but it's, it's good to recognize each other in the good work that we do. So speaking of supporting one another in 2020, if you know somebody who should be recognized for the work that they're doing on campus, or in their professional lives, can we put in the show notes a link to our awards nominations page?

Thanks for joining us everyone for another edition of "Off The Cuff." Welcome to 2020, we'll see you again next week.